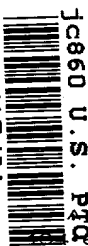


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June 15, 2001

ATTORNEY DOCKET NO. 05793.3065
CUSTOMER NO. 22,852

Box PATENT APPLICATION
Assistant Commissioner for Patents
Washington, DC 20231

New U.S. Patent Application
Title: SYSTEM AND METHODS FOR PROVIDING STARTER CREDIT
CARD ACCOUNTS
Inventor(s): Keira BARD et al.

Sir:

We enclose the following papers for filing in the United States Patent and Trademark Office in connection with the above patent application.

1. Application- 86 pages, including 20 independent claim(s) and 117 claims total.
2. Drawings- 13 sheets of drawings (Figures 1-13).
3. The filing fee is calculated as follows:

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Basic Application Filing Fee					\$710	\$ 710.00
	Number of Claims		Basic	Extra Claims		
Total Claims	117	-	20	97	x \$18	1746.00
Independent Claims	20	-	3	17	x \$80	1360.00
<input type="checkbox"/> Presentation of Multiple Dep. Claim(s)					+\$270	0.00
Subtotal						\$ 3106.00
Reduction by 1/2 if small entity						- 0.00
TOTAL APPLICATION FILING FEE						\$ 3816.00

4. A check for \$3816.00 is enclosed. The fee includes:

\$710.00 filing fee; and
\$3106.00 additional claims fee.

Please address all correspondence with respect to this application to:

Finnegan, Henderson, Farabow,
Garrett & Dunner, L.L.P.
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This application is being filed under the provisions of 37 C.F.R. § 1.53(f). Applicant(s) await notification from the Patent and Trademark Office of the time set for filing the Declaration.

Please accord this application an application number and filing date.

The Commissioner is hereby authorized to charge any additional fees due and any other fees under 37 C.F.R. § 1.16 or § 1.17 during the pendency of this application to our Deposit Account No. 06-0916.

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P.

Assistant Commissioner for Patents

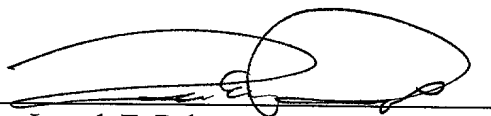
June 15, 2001

Page 3

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

By:

A handwritten signature in black ink, appearing to read "Joseph E. Palys", written over a horizontal line.

Joseph E. Palys

Reg. No. 46,508

TJM/JEP/jol

Enclosures

095807 064501